

# THE EQUITY TRUST COMPANY

# RECHARACTERIZATION FORM

## WHEN TO USE THIS FORM



When you want to recharacterize a Roth IRA account back to the original account. This is normally done when a Roth Account was opened and then it was realized the qualifications were not met in order to have a Roth account.

- Before recharacterizing you should consult with a tax professional.
- If you are recharacterizing back to a Qualified Plan, please contact your First Class Service Team for more information.



## INSTRUCTIONS AND GUIDELINES

When completing the Recharacterization Form please follow these guidelines:

- Please be sure you have both a Roth IRA and a tax-deferred IRA account open before proceeding with this form.
- A Fair Market Valuation (FMV) Form must be filled out for any transaction involving asset(s). The original FMV form must be sent by mail with supporting documents.
- Recharacterizations must be completed by your tax filing deadline with extensions.

## CONTACT INFORMATION



### PHYSICAL ADDRESS:

Equity Trust Company  
225 Burns Road  
Elyria, OH 44035

### PHONE #:

(440) 323-5491

### WEBSITE:

[www.trustetc.com](http://www.trustetc.com)

For assistance, please  
contact a member of your  
First Class Service Team at:

### TOLL FREE:

(877) 693-8208

Or e-mail questions to:

### E-MAIL:

[help@trustetc.com](mailto:help@trustetc.com)



## SUBMISSION OPTIONS

### BY FAX:

(440) 366-3755

### REGULAR MAIL:

Equity Trust Company  
P.O. Box 1319  
Elyria, OH 44036

### BY E-MAIL:

[help@trustetc.com](mailto:help@trustetc.com)

### OVERNIGHT MAIL:

Equity Trust Company  
225 Burns Road  
Elyria, OH 44035

**DO NOT FAX OR MAIL THIS COVER PAGE**

### 1 ACCOUNT OWNER INFORMATION

ACCOUNT OWNER NAME	PRIMARY DAYTIME PHONE NUMBER	
STREET ADDRESS		
CITY	STATE	ZIP CODE
DATE OF BIRTH	SOCIAL SECURITY NUMBER	

### 2 RECHARACTERIZATION INSTRUCTIONS

Equity Trust Company recommends consulting with your tax professional before proceeding.

#### ACCOUNT INFORMATION

ROTH IRA ACCOUNT NUMBER TO RECHARACTERIZE	IRA ACCOUNT NUMBER
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Type of IRA you are recharacterizing to:  Traditional IRA  SEP IRA  SIMPLE IRA  Qualified Plan\*

\* Contact your First Class Service Team for information regarding recharacterization options

#### INDICATE BELOW IF YOU ARE REQUESTING A FULL OR PARTIAL RECHARACTERIZATION

**Full Recharacterization** - Recharacterize ALL assets "in-kind" and any cash balance to the new account\*\*  
 Leave my existing Roth IRA Account Open  Close my existing Roth IRA Account

**Partial Recharacterization in Cash** - Convert only the specified dollar amount in cash to new account.  
 Dollar Amount to Convert \$ \_\_\_\_\_

**Partial Recharacterization "in-kind"** - Convert only the specified assets listed below\*\*:

IRN NUMBER	ASSET DESCRIPTION	% TO BE CONVERTED

Traditional assets will be determined at time of processing. If recharacterizing securities, please contact the brokerage at (440) 323-5491 and select Option 1 for more information.

\*\* A Fair Market Valuation Form must be completed for any non-traditional assets involved in a Recharacterization.

### 3 SIGNATURES

I certify that I have or will establish a tax-deferred account with the Custodian named above. I understand that I am responsible for determining my eligibility for all recharacterizations and I agree to indemnify and to hold the Custodian harmless against any and all situations arising from an ineligible recharacterization. I acknowledge that the Custodian cannot provide legal advice and I agree to consult with my own tax professional for advice.

The Custodian agrees to accept these funds as a recharacterization.

X

Signature of Account Owner/Beneficiary

Date

X

Signature of Custodian

Date